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Financial collapses—whether of the junk bond market, the Internet bubble, or the highly leveraged housing market—are often explained as the inevitable result of market cycles: What goes up must come down. In *Liquidated*, Karen Ho punctures the aura of the abstract, all-powerful market to show how financial markets, and

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particularly booms and busts, are constructed. Through an in-depth investigation into the everyday experiences and ideologies of Wall Street investment bankers, Ho describes how a financially dominant but highly unstable market system is understood, justified, and produced through the restructuring of

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corporations and the larger economy. Ho, who worked at an investment bank herself, argues that bankers' approaches to financial markets and corporate America are inseparable from the structures and strategies of their workplaces. Her ethnographic analysis of those workplaces is filled with the voices of stressed first-

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year associates, overworked and alienated analysts, undergraduates eager to be hired, and seasoned managing directors.

Recruited from elite universities as “the best and the brightest,” investment bankers are socialized into a world of high risk and high reward. They are paid handsomely, with the understanding that

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they may be let go at any time. Their workplace culture and networks of privilege create the perception that job insecurity builds character, and employee liquidity results in smart, efficient business. Based on this culture of liquidity and compensation practices tied to profligate deal-making, Wall Street

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investment bankers reshape corporate America in their own image. Their mission is the creation of shareholder value, but Ho demonstrates that their practices and assumptions often produce crises instead. By connecting the values and actions of investment bankers to the construction of markets and the

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restructuring of U.S. corporations, Liquidated reveals the particular culture of Wall Street often obscured by triumphalist readings of capitalist globalization.

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used their skills to deliver a variety of key business objectives, *Aligning Human Resources and Business Strategy*, 2nd edition provides inspiration and guidance on how to apply the theory to challenges in your organization. Learn how you can strengthen and prove the relationship between people strategy and business

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success through your approach to performance and development and impress at the highest levels with this new edition of an HR classic. Linda Holbeche is Director of Research and Policy at the Chartered Institute of Personnel and Development (CIPD). Linda chairs and speaks at meetings and conferences

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worldwide and appeared at number six in Human Resources magazine's HR most influential 2008 roll call of top industry thinkers.

"As the founder of Rich20something.com, Daniel DiPiazza has helped thousands break out of their daily grinds, build

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businesses they care about, and achieve more success than they ever imagined"
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[This book] will help young people develop good financial habits at an early age - habits that will enable them to successfully make, manage, multiply, and protect their hard-earned money. [The author] motivate[s] teens and remind them that their choice is crystal clear: learn now or pay later! [The author talks about]:

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Credit Card debt; needs vs. wants;
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secrets to saving; Internet scams. -Back
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Science, engineering, and technology
permeate nearly every facet of modern life
and hold the key to solving many of

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humanity's most pressing current and future challenges. The United States' position in the global economy is declining, in part because U.S. workers lack fundamental knowledge in these fields. To address the critical issues of U.S. competitiveness and to better prepare the workforce, A Framework for K-12

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Science Education proposes a new approach to K-12 science education that will capture students' interest and provide them with the necessary foundational knowledge in the field. A Framework for K-12 Science Education outlines a broad set of expectations for students in science and engineering in grades K-12. These

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expectations will inform the development of new standards for K-12 science education and, subsequently, revisions to curriculum, instruction, assessment, and professional development for educators. This book identifies three dimensions that convey the core ideas and practices around which science and engineering education

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in these grades should be built. These three dimensions are: crosscutting concepts that unify the study of science through their common application across science and engineering; scientific and engineering practices; and disciplinary core ideas in the physical sciences, life sciences, and earth and space sciences and

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for engineering, technology, and the applications of science. The overarching goal is for all high school graduates to have sufficient knowledge of science and engineering to engage in public discussions on science-related issues, be careful consumers of scientific and technical information, and enter the

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careers of their choice. A Framework for K-12 Science Education is the first step in a process that can inform state-level decisions and achieve a research-grounded basis for improving science instruction and learning across the country. The book will guide standards developers, teachers, curriculum designers, assessment

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developers, state and district science administrators, and educators who teach science in informal environments.

Consumer financial literacy education often appears as a helpful, commonsense solution to neoliberalism and the individualization of responsibility for

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economic risk. However, in Financial Literacy Education: Neoliberalism, the Consumer and the Citizen this particular literacy is argued to be both ineffective and unjust. Socially created poverty, unemployment and economic insecurity require more than individual consumer solutions; they require collective responses

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by engaged, critical citizens. Utilizing concepts from Marx, Foucault, Bourdieu and Baudrillard this book challenges those who claim that 'there is no alternative' to neoliberal insecurity and reduce education to a consumerist training of entrepreneurial consumer-citizens who can continually invest in themselves and the

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market. Through an analysis of consumer financial literacy education's present and historical supports, as well as its likely effects, this book argues that the choice before us is not financial illiteracy or financial literacy. Rather, the choice is between subjugation to the requirements of perpetual competition or overcoming

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alienation, insecurity and exploitation, aims the critical financial literacy education outlined at the end of this book supports. This book will appeal to those interested in understanding the conditions of our freedom in an increasingly financialized world--critical educators, philosophers and sociologists of education

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and financial literacy researchers.

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